

Substitute for form 1449A&B/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				<i>Application Number</i>	10/046,654
<i>(Use as many sheets as necessary)</i>				<i>Filing Date</i>	October 26, 2001
				<i>First Named Inventor</i>	Neofytides, Cheryl L.
				<i>Art Unit</i>	3691
				<i>Examiner Name</i>	Olabode Akintola
Sheet	1	of	3	Attorney Docket Number	020375-000220US

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code ² (if known)	MM-DD-YYYY		
A1	US-2001-0034676		Oct-2001	Vasic	
A2	US-7,398,252		07-08-2008	Neofytides et al.	
FOREIGN PATENT DOCUMENTS					
Examiner Initials*	Cite No.	Foreign Patent Document	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Country Code ³ Number ⁴ Kind Code ⁵ (if known)	MM-DD-YYYY		T ⁶
					<input type="checkbox"/>

NON PATENT LITERATURE DOCUMENTS					
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.			T ²
	C1	KLINE, A., "Debit Card paychecks for migrant farm workers," American Banker, New York, May 17, 1999.			<input type="checkbox"/>
	C2	US Patent Application No. 10/045,632 (Attorney Docket Number 020375-000230US), Advisory Action dated October 14, 2008, 3 pages			<input type="checkbox"/>
	C3	US Patent Application No. 10/045,632 (Attorney Docket Number 020375-000230US), Final Office Action dated July 11, 2008, 20 pages			<input type="checkbox"/>
	C4	US Patent Application No. 10/332,724 (Attorney Docket Number 020375-000201US), Final Office Action dated October 17, 2008, 14 pages			<input type="checkbox"/>
	C5	US Patent Application No. 10/336,149 (Attorney Docket Number 020375-000221US), Advisory Action dated September 25, 2008, 4 pages			<input type="checkbox"/>
	C6	US Patent Application No. 10/336,149 (Attorney Docket Number 020375-000221US), Final Office Action dated June 20, 2008, 18 pages			<input type="checkbox"/>
Examiner Signature				Date Considered	

* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Applicant's unique citation designation number (optional). ²Applicant is to place a check mark here if English language Translation is attached.

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	C7	US Patent Application No. 10/336,657 (Attorney Docket Number 020375-000222US), Office Action dated July 25, 2008, 9 pages			<input type="checkbox"/>

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